

Fill in this information to identify the case:

Debtor 1 Cary Lander KistlerDebtor 2 Maria Elizabeth Kistler  
(Spouse, if filing)

United States Bankruptcy Court for the: Southern District of Ohio

Case number 2:18-bk-53158

## Official Form 410S1

**Notice of Mortgage Payment Change**

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

U.S. Bank Trust National Association, as

Name of creditor: Trustee of the Igloo Series IV TrustCourt claim no. (if known): 10-1Last 4 digits of any number you use to  
identify the debtor's account:1 7 6 1

Date of payment change:

Must be at least 21 days after date  
of this notice08/01/2021

New total payment:

\$ 1,452.28

Principal, interest, and escrow, if any

**Part 1: Escrow Account Payment Adjustment**

## 1. Will there be a change in the debtor's escrow account payment?

☐ No☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: \_\_\_\_\_Current escrow payment: \$ 397.03New escrow payment: \$ 434.74**Part 2: Mortgage Payment Adjustment**

## 2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?

☒ No☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: \_\_\_\_\_

Current interest rate: \_\_\_\_\_%

New interest rate: \_\_\_\_\_%

Current principal and interest payment: \$ \_\_\_\_\_

New principal and interest payment: \$ \_\_\_\_\_

**Part 3: Other Payment Change**

## 3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

☒ No☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement.  
(Court approval may be required before the payment change can take effect.)

Reason for change: \_\_\_\_\_

Current mortgage payment: \$ \_\_\_\_\_

New mortgage payment: \$ \_\_\_\_\_

Debtor 1 Cary Lander Kistler  
First Name Middle Name Last Name

Case number (if known) 2:18-bk-53158

**Part 4: Sign Here**

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

- ☐ I am the creditor.
- ☒ I am the creditor's authorized agent.

**I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.**

**X** /s/ Molly Slutsky Simons  
Signature

Date 06/16/2021

Print: Molly Slutsky Simons  
First Name Middle Name Last Name

Title Attorney for Creditor

Company Sottile & Barile, Attorneys at Law

Address 394 Wards Corner Road, Suite 180  
Number Street  
Loveland OH 45140  
City State ZIP Code

Contact phone 513-444-4100

Email bankruptcy@sottileandbarile.com

**ST SERVICING CORPORATION**  
323 FIFTH STREET  
EUREKA CA 95501

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Main Office NMLS #5985  
Branch Office NMLS #9785

CARY L KISTLER  
4953 HILLIARD OAKS CT  
HILLIARD OH 43026

Analysis Date: June 15, 2021

Property Address: 4953 HILLIARD OAKS COURT HILLIARD, OH 43026

Final  
Loan XXXXXXXXXX

**Annual Escrow Account Disclosure Statement  
Account History**

This is a statement of actual activity in your escrow account from Jan 2021 to July 2021. Last year's anticipated activity (payments to and from your escrow account) is next to the actual activity.

<b>Payment Information</b>	<b>Current:</b>	<b>Effective Aug 01, 2021:</b>
Principal & Interest Pmt:	1,017.54	1,017.54 **
Escrow Payment:	397.03	434.74
Other Funds Payment:	0.00	0.00
Assistance Payment (-):	0.00	0.00
Reserve Acct Payment:	0.00	0.00
<b>Total Payment:</b>	<b>\$1,414.57</b>	<b>\$1,452.28</b>

<b>Escrow Balance Calculation</b>	
Due Date:	Jun 01, 2021
Escrow Balance:	(34.96)
Anticipated Pmts to Escrow:	794.06
Anticipated Pmts from Escrow (-):	0.00
<b>Anticipated Escrow Balance:</b>	<b>\$759.10</b>

\*\* The terms of your loan may result in changes to the monthly principal and interest payments during the year.

<b>Date</b>	<b>Payments to Escrow</b>		<b>Payments From Escrow</b>		<b>Description</b>	<b>Escrow Balance</b>	
	<b>Anticipated</b>	<b>Actual</b>	<b>Anticipated</b>	<b>Actual</b>		<b>Required</b>	<b>Actual</b>
					Starting Balance	0.00	1,764.00
Jan 2021		817.66		*		0.00	2,581.66
Jan 2021			2,292.45	*	* County Tax	0.00	289.21
Mar 2021		408.83		*		0.00	698.04
Mar 2021			446.17	*	* Forced Place Insur	0.00	251.87
Apr 2021		410.55		*		0.00	662.42
Apr 2021		986.84		*	* Escrow Only Payment	0.00	1,649.26
Apr 2021			160.69	*	* Forced Place Insur	0.00	1,488.57
May 2021		397.03		*		0.00	1,885.60
May 2021		767.12		*	* Escrow Only Payment	0.00	2,652.72
May 2021			160.26	*	* Forced Place Insur	0.00	2,492.46
May 2021			632.00	*	* Homeowners Policy	0.00	1,860.46
Jun 2021		397.03		*		0.00	2,257.49
Jun 2021			2,292.45	*	* County Tax	0.00	(34.96)
					Anticipated Transactions	0.00	(34.96)
Jun 2021		397.03					362.07
Jul 2021		397.03					759.10
	<u>\$0.00</u>	<u>\$4,979.12</u>	<u>\$0.00</u>	<u>\$5,984.02</u>			

An asterisk (\*) indicates a difference from a previous estimate either in the date or the amount. If you want a further explanation, please call our toll-free number.

Last year, we anticipated that payments from your account would be made during this period equaling 0.00. Under Federal law, your lowest monthly balance should not have exceeded 0.00 or 1/6 of the anticipated payment from the account, unless your mortgage contract or State law specifies a lower amount. Your mortgage contract and State law are silent on this issue.

Annual Escrow Account Disclosure Statement

Projections for Coming Year

This is an estimate of activity in your escrow account during the coming year based on payments anticipated to be made to and from your account.

Date	Anticipated Payments		Description	Escrow Balance	
	To Escrow	From Escrow		Anticipated	Required
			Starting Balance	759.10	1,304.24
Aug 2021	434.74			1,193.84	1,738.98
Sep 2021	434.74			1,628.58	2,173.72
Oct 2021	434.74			2,063.32	2,608.46
Nov 2021	434.74			2,498.06	3,043.20
Dec 2021	434.74			2,932.80	3,477.94
Jan 2022	434.74	2,292.45	County Tax	1,075.09	1,620.23
Feb 2022	434.74			1,509.83	2,054.97
Mar 2022	434.74			1,944.57	2,489.71
Apr 2022	434.74			2,379.31	2,924.45
May 2022	434.74	632.00	Homeowners Policy	2,182.05	2,727.19
Jun 2022	434.74	2,292.45	County Tax	324.34	869.48
Jul 2022	434.74			759.08	1,304.22
	<u>\$5,216.88</u>	<u>\$5,216.90</u>			

(Please keep this statement for comparison with the actual activity in your account at the end of the escrow accounting computation year.)

Your escrow balance contains a cushion of 869.48. A cushion is an additional amount of funds held in your escrow balance to prevent the balance from becoming overdrawn when an increase in the disbursement amount occurs. Under Federal law, your lowest monthly balance should not exceed 869.48 or 1/6 of the anticipated payment from the account, unless your mortgage contract or State law specifies a lower amount. Your mortgage contract and State law are silent on this issue.

Your ending balance from the last month of the account history (escrow balance anticipated) is 759.10. Your starting balance (escrow balance required) according to this analysis should be \$1,304.24. This means you have a shortage of 545.14. This shortage may be collected from you over a period of 12 months or more unless the shortage is less than 1 month's deposit, in which case we have the additional option of requesting payment within 30 days. We have decided to do nothing.

We anticipate the total of your coming year bills to be 5,216.90. We divide that amount by the number of payments expected during the coming year to obtain your escrow payment.

**New Escrow Payment Calculation**

Unadjusted Escrow Payment	434.74
Surplus Amount:	0.00
Shortage Amount:	0.00
Rounding Adjustment Amount:	0.00
Escrow Payment:	<u>\$434.74</u>

NOTICE OF RIGHT TO CANCEL PRIVATE MORTGAGE INSURANCE: If you currently pay private mortgage insurance premiums, you may have the right to cancel the insurance. In most cases, you have the right to cancel private mortgage insurance if the principal balance of your loan is 80 percent or less of the current fair market appraised value of your home, and you have a good payment history on your loan. If you want to learn whether you are eligible to cancel this insurance, please contact us at 323 Fifth Street, Eureka, Ca 95501 or 800-603-0836.

**\* Please note if you have autopay/EFT set up on your loan, it is your responsibility to make sure your payment amount is updated. Enclosed is the EFT form that needs to be completed. Once completed, please fax to the number listed on the EFT form or return in the self-addressed envelope.**

**UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF OHIO  
COLUMBUS DIVISION**

In Re:

Case No. 2:18-bk-53158

Cary Lander Kistler  
Maria Elizabeth Kistler

Chapter 13

Debtors

Judge John E. Hoffman, Jr.

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**CERTIFICATE OF SERVICE**

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I certify that a copy of the foregoing Notice of Mortgage Payment Change was served **electronically** on June 16, 2021 through the Court's ECF System on all ECF participants registered in this case at the e-mail address registered with the Court

And by **first class mail** on June 16, 2021 addressed to:

Cary Lander Kistler, Debtor  
4953 Hilliard Oaks Court  
Hilliard, OH 43026

Maria Elizabeth Kistler, Debtor  
4953 Hilliard Oaks Court  
Hilliard, OH 43026

Respectfully Submitted,

/s/ Molly Slutsky Simons

Molly Slutsky Simons (0083702)  
Sottile & Barile, Attorneys at Law  
394 Wards Corner Road, Suite 180  
Loveland, OH 45140  
Phone: 513.444.4100  
Email: [bankruptcy@sottileandbarile.com](mailto:bankruptcy@sottileandbarile.com)  
Attorney for Creditor